

B18 (Official Form 18) (12/07)

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 10-49543-MBK
Chapter: 7
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Antoinette Heil
420 Wedgewood Circle
Belford, NJ 07718

Social Security No.:
xxx-xx-2511

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: April 15, 2011

Michael B. Kaplan
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Antoinette Heil
DebtorCase No. 10-49543-MBK
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: bl8Page 1 of 1
Total Noticed: 15

Date Rcvd: Apr 15, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2011.

db +Antoinette Heil, 420 Wedgewood Circle, Belford, NJ 07718-2303
smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100,
Newark, NJ 07102-5235
511515010 +Nissan Motor Acceptance, PO Box 660360, Dallas, TX 75266-0360

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

511515002 +EDI: AMEREXPR.COM Apr 15 2011 20:48:00 American Express, PO Box 981537,
El Paso, TX 79998-1537
511515003 EDI: HFC.COM Apr 15 2011 20:48:00 Beneficial National Bank, PO Box 15518,
Wilmington, DE 19850-5518
511515004 EDI: CHASE.COM Apr 15 2011 20:48:00 Chase/Readers Digest, PO Box 15298,
Wilmington, DE 19850-5298
511515005 EDI: CIAC.COM Apr 15 2011 20:48:00 Citimortgage, PO Box 9438, Dept. 0251,
Gaithersburg, MD 20898-9438
511515006 +EDI: RMSC.COM Apr 15 2011 20:48:00 GEMB/Banana, PO Box 981400, El Paso, TX 79998-1400
511515007 +EDI: RMSC.COM Apr 15 2011 20:48:00 GEMB/Old Navy, PO Box 981400, El Paso, TX 79998-1400
511515008 EDI: HFC.COM Apr 15 2011 20:48:00 HSBC/Best Buy, P.O. Box 15519, Wilmington, DE 19850
511515009 +EDI: CBSKOHLS.COM Apr 15 2011 20:48:00 Kohls/Chase, N56 W 17000 Ridgewood Drive,
Menomonee Falls, WI 53051-7096
511515013 EDI: WFNNB.COM Apr 15 2011 20:48:00 WFNNB/Pacific Sunwear, PO Box 182789,
Columbus, OH 43218-2789
511515011 EDI: WFFC.COM Apr 15 2011 20:48:00 Wells Fargo Card Services, PO Box 5445,
Portland, OR 97228-5445
511515012 +EDI: WFFC.COM Apr 15 2011 20:48:00 Wells Fargo Home Equity, PO Box 31557,
Credit Bureau Disputes, B6955 019, Billings, MT 59107-1557

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2011

Signature:

